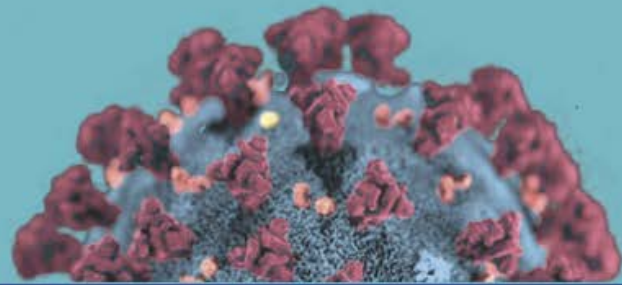


# COVID-19 WEEKLY DIGEST



April 6, 2020

Dear FHC members,

First, we want to thank each and every one of you for the hard, tireless work you are doing during this pandemic. It has been truly incredible to see so many organizations and governments come together to plan for and fight the devastating impacts of COVID-19. With housing professionals like you, we can turn our shared fear and anxiety into positive action to ensure those most impacted receive the help they need.

To provide the most up-to-date resources and information about COVID-19, we are supplementing our weekly Thursday Catalyst COVID-19 Housing and Homeless webinars with this digest. If you cannot make our Thursday webinars, or want to read a summary of the webinar rather than listen to the recording online, this weekly digest will keep you updated with accurate, and helpful information, including legislative updates, funding opportunities, and other news specifically geared toward nonprofits, local government staff, and other housing professionals. As always, we are open to suggestions! If there is something specific you would like us to cover in an upcoming training, weekly digest, or one-on-one communication don't hesitate to reach out.

## COVID-19 Weekly Webinar Update

Thank you to everyone who joined our webinar Thursday on Housing and Homelessness in Florida. Hundreds of local government staff, housing providers, and advocates participated. We always record our webinars so you can catch up or revisit. The links for the recording, PowerPoint, and handouts are available on our [COVID-19 resource page](#). For quick access, view the recording [here](#). Last Thursday, we also hosted a Catalyst training on Emergency SHIP Assistance for Renters that can be accessed [here](#).

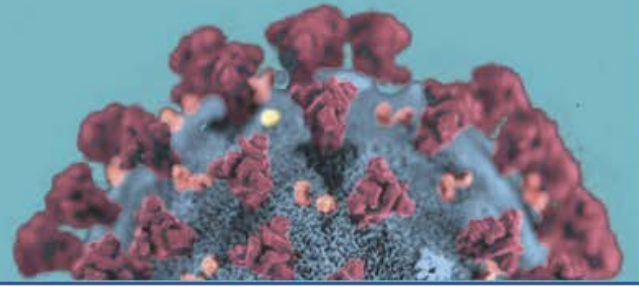
Kody Glazer, FHC Legal Director, and Amanda Rosado, FHC Ending Homelessness Team Director, gave a 25 minute presentation on the CARES Act, including information on various funding sources, loan offerings, and eviction moratoriums. There are many summaries of the housing resources and opportunities made available through the CARES Act from our national partners. The National Low Income Housing Coalition [posted one on March 27<sup>th</sup>](#). The National Housing Law Project described the new [eviction moratorium protections](#).

We had five guests fielding a multitude of questions about the housing and homeless response across the state. Rob Dearduff of the Florida Housing Finance Corporation spoke about the SHIP Program and how it can be deployed for rental assistance. Leroy Moore of the Tampa Housing Authority discussed how the funding in the



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CARES Act will aid Public Housing programs and how Housing Choice Vouchers have been affected. Dr. Karen Pickles of the Florida Division of Emergency Management discussed coordination at the state level and touched on how the Division is preparing for hurricane season in light of COVID-19. Leanne Sacino of the Florida Coalition to End Homelessness discussed how local homelessness Continuums of Care (CoCs) have been affected and the resources needed to ensure people experiencing homelessness are protected. Lastly, Amanda Wander of the Big Bend Continuum of Care spoke about their CoCs coordinated efforts to serve people experiencing homelessness, including changes in shelter operations and the help they have received from their local Health Department.

## Upcoming Trainings and Webinars – Week of April 6

[Visit our Training Calendar](#) to see all upcoming training opportunities.

### COVID-19

- April 8 @ 2:00pm: [Assisting Homeless and Special Needs Populations through COVID-19](#)
- April 9 @ 1:30pm: [COVID-19 Response for Housing and Homelessness in Florida](#)

### SHIP

- April 9 @ 10:00am: [Rehabilitation/Emergency Repair Process: PART 1](#)

### Weekly Disaster Housing Recovery

- April 10 @ 1:30pm: [Disaster Housing Recovery](#)

## National Updates

### Congress

Last week, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The CARES [Act](#) provides over \$2 trillion in total aid with over \$12 billion for housing programs administered by HUD, over \$350 billion for various loan offerings for small businesses, \$150 billion for the Coronavirus Relief Fund, and \$45 billion for the FEMA Disaster Relief Fund. A detailed breakdown of the housing funds can be found on the National Low Income Housing Coalition's [website](#).

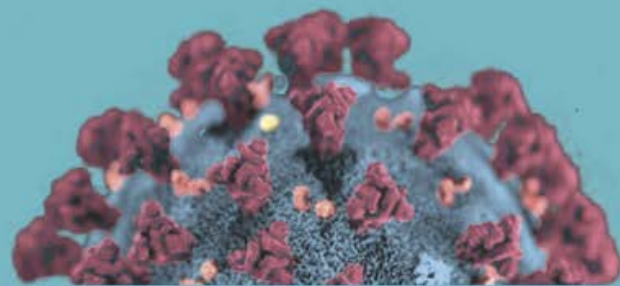
### Department of Housing and Urban Development

On Thursday, April 2, HUD released the [first batch of allocations](#) under the CARES Act for CDBG and ESG funding. In this first phase of allocations, \$2 billion will be distributed for CDBG and \$1 billion for ESG. The final \$3 billion



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for CDBG and \$3 billion for ESG will be released within the next several months. On Wednesday, April 1, HUD released the [first set of waivers](#) that will be offered to expedite the distribution of funding.

## Federal Emergency Management Agency

On March 25, a [major disaster was declared](#) for the State of Florida. This unlocks more assistance programs through FEMA, including [Public Assistance](#). Individual Assistance has not been made available during this disaster.

On March 31, FEMA released [more information](#) on how local governments can apply for non-congregate shelter to help people who are vulnerable and need to isolate or quarantine. This could be critical assistance for localities trying to find non-congregate solutions for people experiencing homelessness or housing instability and have nowhere to safely shelter.

## Small Business Administration Loans

The CARES Act provides over \$350 billion for the operation of the [Payroll Protection Program](#) (PPP) and for [Economic Injury Disaster Loans](#) (EIDLs). These programs can be accessed by small businesses and nonprofits with less than 500 employees. The PPP offers funding for payroll, rent, utilities, and interest and can be fully forgiven if used on these specific items. The EIDLs provide up to \$2 million in relief to be used in a similar manner.

## Federal Guidance

On Tuesday, March 31, HUD announced the new [2020 Income Limits](#). HUD also released an updated version of their [Office of Multifamily Housing COVID-19 Q&A](#). The Centers for Disease Control and Prevention (CDC) has released a variety of guidance to help [homeless service providers](#) and other [housing professionals](#) practice sanitary measures. On March 31, the CDC published new guidance: [Screening Clients for Respiratory Infection Symptoms at Entry to Homeless Shelters](#).

## State Updates

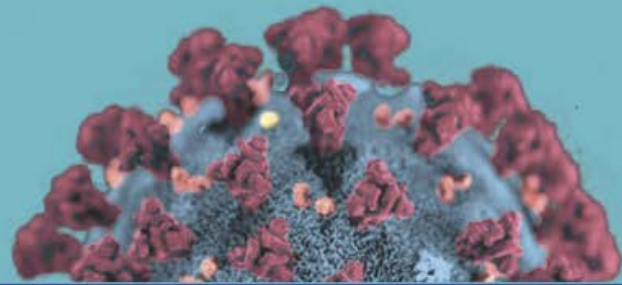
### Statewide Eviction and Foreclosure Moratorium

On April 2, Governor DeSantis announced that he will be [suspending evictions and foreclosures for the next 45 days](#) in response to COVID-19. This much needed statewide clarity comes at an ideal time as many Floridians are worried about paying their April rent. Despite the statewide moratorium, rent will still become due at some point and more resources will be needed to provide rental assistance to persons across the state. The SHIP



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Program is uniquely situated to efficiently provide rental and mortgage assistance to support the Governor's eviction and foreclosure moratoria.

## [Safer at Home Order Deems Housing Construction and Related Activities as "Essential"](#)

Governor DeSantis ordered a statewide "Safer at Home" order that is in effect as of midnight on April 3. Under this [order](#), persons are to limit their movements to obtain or provide essential services or to conduct essential activities. A wide range of housing activities have been deemed "essential." Specifically, housing construction, workers responsible for leasing, property management and maintenance workers, and workers who generally support the construction of housing through inspections, permitting, and plan review services are essential. Workers who support housing rehab activities that are necessary to maintain the safety, sanitation, and essential operations of residences are also essential.

## Local News

### Miami-Dade

The Miami Herald reported that after most of its permitting staff went into isolation because of multiple coronavirus cases, [Miami-Dade suspended construction inspections](#) and is telling builders to hire their own engineers to review work.

### Orange County

Orange County announced it will [end its rental assistance program](#) after an "overwhelming response" from more than 20,000 applications.

### Pinellas County

The Tampa Bay Times reported that Pinellas County [is finalizing an agreement to lease a wing](#) of a Clearwater hotel to quarantine 50 persons experiencing homelessness if they contract COVID-19.

### St. Petersburg

A [brand new foundation is forming](#) to connect laid off workers to nonprofits in need.

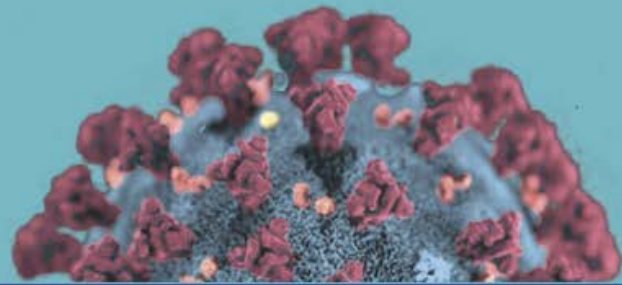
### Tallahassee

The local Intergovernmental Blueprint Agency created a [local relief package of \\$1 million](#) of funding for small businesses.



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## Nonprofits and Small Business

Nonprofit organizations and small businesses who are facing economic uncertainty are encouraged to apply to the SBA's [Payroll Protection Program](#) and [Economic Injury Disaster Loan Program](#). The CARES Act provided language that will [encourage charitable donations](#) during this time. With the influx of federal money coming down through CDBG, ESG, and other programs, nonprofits should start to reach out to local government offices to get information on how they can coordinate in the relief effort.

To aid nonprofits and small businesses, the Florida Community Loan Fund has [compiled a list of resources](#) that may offer assistance.

## Continuums of Care

The CARES Act provides crucial funding to help address the immediate needs of persons experiencing, or at risk of, homelessness. The ESG, CDBG, more. Communities are preparing for this influx of funding to ensure funding is utilized strategically and thoughtfully. Though this funding is more than we have ever received, the need is great. Communities should be preparing by collaborating with Continuums of Care, local governments, nonprofits, and housing professionals. Though we want to ensure the immediate need is met, assessing all funding available is key to ensure there is a plan and purpose for every dollar. In any disaster, long term housing recovery is just as important to the response as addressing the immediate crisis. This is an opportunity to ensure Floridians have a safe, stable, and permanent place to call home.

HUD provides Continuums of Care and those working in the housing crisis response system the [tools they need](#) as they work to ensure people experiencing homelessness get the help they need. Resources are updated daily, and HOPWA funding from the current \$1 billion allocation brings in more than \$142 million dollars to the State of Florida. These funds can assist with shelter, eviction prevention, rental assistance, services, and

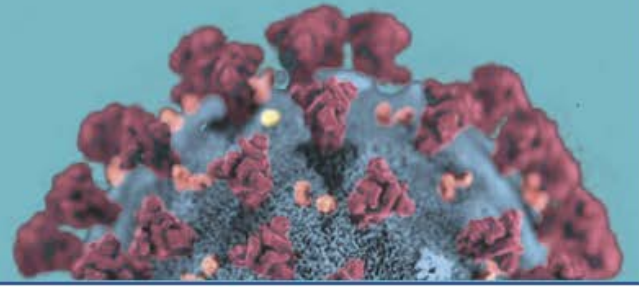
## Renters and Homeowners

The CARES Act and the Governor's Executive Order provided renters and homeowners protection from eviction. However, accrued rent will still come due. The SHIP Program is uniquely situated to provide rental assistance quickly to folks. Philanthropic organizations and nonprofits are also stepping up to provide aid. The [United Way of Florida](#) has been doing incredible work to provide rent assistance and their website provides information on how to seek aid. The CARES Act funding that will hit the streets soon includes funding for rent assistance as well.



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Homeowners with federally backed mortgages are protected from foreclosure for at least 60 days and can seek forbearance on their mortgages for up to 1 year. If a homeowner does not have a federally backed mortgage, they will need to work closely with their lender to create a plan that works. [Most financial institutions](#) are providing mortgage forbearance and other assistance to help borrowers during this time.

## Contact Us

We are always just a call or email away. Let us know how we can support the incredible work you are doing.

Kody Glazer

954-804-1320

[Glazer@flhousing.org](mailto:Glazer@flhousing.org)

Amanda Rosado

904-502-1666

[Rosado@flhousing.org](mailto:Rosado@flhousing.org)



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